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Information to identify the case:				
Debtor 1	Ismari Labrada	Social Security number or ITIN xxx-xx-5240		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN		
United States Bankruptcy Court District of New Jersey				
Case number:	16-29047-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ismari Labrada

12/7/21

By the court: Vincent F. Papalia

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment
 or other transfer is due after the date on
 which the final payment under the plan
 was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or quaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 16-29047-VFP Ismari Labrada Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3 Total Noticed: 27 Form ID: 3180W Date Rcvd: Dec 07, 2021

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2021:

Recip ID db	Recipient Name and Address + Ismari Labrada, 417 71st Street, North Bergen, NJ 07047-6860
cr	+ JUDERSKI GONZALEZ, 204 Merry St, Hamburg, PA 19526-8929
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516431177	+ Juderski Gonzalez, c/o Noah M. Burstein, Esq., 1244 Sussex Road, Teaneck, NJ 07666-2807
516431179	+ Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
516431181	+ Phelan, Hallinan & Diamond, LLP, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
516545049	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Standard Time.				
Recip ID smg		Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
			Dec 07 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+	Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 07 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516431175		EDI: BANKAMER.COM	Dec 08 2021 01:23:00	Bankamerica, Po Box 982238, El Paso, TX 79998
516566212		EDI: ECMC.COM	Dec 08 2021 01:33:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
516431176	+	EDI: IRS.COM	Dec 08 2021 01:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516431178	+	EDI: NAVIENTFKASMSERV.COM	Dec 08 2021 01:33:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516539914		EDI: NAVIENTFKASMSERV.COM	Dec 08 2021 01:33:00	Navient PC TRust, c/o Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
516539920		EDI: NAVIENTFKASMSERV.COM	Dec 08 2021 01:33:00	SLM Bank, c/o Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
516431180		Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 07 2021 20:30:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
516431182	+	EDI: CITICORP.COM	Dec 08 2021 01:33:00	Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
516431183	+	EDI: RMSC.COM	Dec 08 2021 01:33:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
516431184	+	Email/Text: vci.bkcy@vwcredit.com	Dec 07 2021 20:30:00	Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516431186		EDI: WFFC.COM	Dec 08 2021 01:33:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
516549500	+	EDI: WFFC.COM	Dec 08 2021 01:33:00	WELLS FARGO BANK, N.A., MAC

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Date Rcvd: Dec 07, 2021		Form ID: 3180W	Total Noticed: 27	
			N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629	
516643173	+ EDI: WFFC.COM	Dec 08 2021 01:33:00	WELLS FARGO BANK, N.A., MAC F8235-02F, PO BOX 10438, DES MOINES, IA 50306-0438	
516431185	+ EDI: WFFC.COM	Dec 08 2021 01:33:00	Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557	
516580156	+ EDI: WFFC.COM	Dec 08 2021 01:33:00	Wells Fargo Bank, N.A., Law Department, 301 S. College St., 30th FL, MAC D1053-300, Charlotte, NC 28202-6000	
516522903	EDI: WFFC.COM	Dec 08 2021 01:33:00	Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA	
516640115	EDI: WFFC.COM	Dec 08 2021 01:33:00	50328-0001 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des	
516431187	+ EDI: WFFC.COM	Dec 08 2021 01:33:00	Moines, IA 50306-0438 Wf Pll, P.o. Box 94435, Albuquerque, NM	
			87199-4435	

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2021	Signature:	/s/Joseph Speetjens	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2021 at the address(es) listed below:

Name	Email Address
Alyssa A. Cimino	on behalf of Creditor JUDERSKI GONZALEZ acimino@aciminolaw.com ciminoar98640@notify.bestcase.com
Andrew L. Spivack	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
David L. Stevens	on behalf of Debtor Ismari Labrada dstevens@scura.com ecfbkfilings@scuramealey.com;bramirez@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl. r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com;jechevarria@
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
James Patrick Shay	on behalf of Creditor WELLS FARGO BANK N.A. shay@bbs-law.com, jpshay@gmail.com
Marie-Ann Greenberg	

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Date Rcvd: Dec 07, 2021 Form ID: 3180W Total Noticed: 27

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Matthew K. Fissel

 $on \ behalf \ of \ Creditor \ Wells \ Fargo \ Bank \ N.A. \ wbecf@brockandscott.com, matthew.fissel@brockandscott.com$

Nicholas V. Rogers

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

Rebecca Ann Solarz

on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmllawgroup.com

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 12